

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
10 October 2002 (10.10.2002)

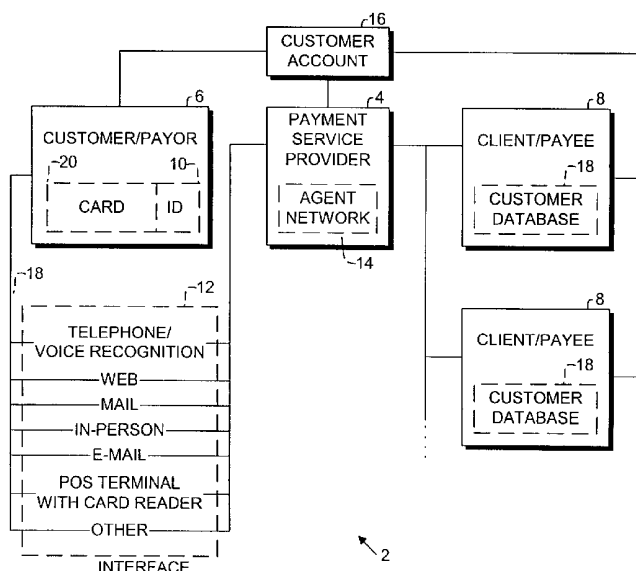
PCT

(10) International Publication Number
WO 02/079926 A2

- (51) International Patent Classification⁷: **G06F** [US/US]; 10041 South Heywood Lane, Highlands Ranch, CO 80130 (US).
- (21) International Application Number: PCT/US02/08425
- (22) International Filing Date: 19 March 2002 (19.03.2002)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
09/823,697 31 March 2001 (31.03.2001) US
- (71) Applicant (for all designated States except US): **WESTERN UNION FINANCIAL SERVICES, INC.** [US/US]; Suite 330K, 6200 South Quebec Street, Englewood, CO 80111 (US).
- (72) Inventor; and
- (75) Inventor/Applicant (for US only): **DIVELEY, Keith, W.**
- (74) Agents: **RODGERS, Marcia, J.** et al.; Suite 1800, 120 West 12th Street, Kansas City, MO 64105 (US).
- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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(54) Title: PAYMENT SERVICE METHOD AND SYSTEM



(57) Abstract: A payment service method and system (2) involve a payment service provider (4), a customer/payor (6) and a client/payee (8). The customer/payor (6) enrolls in the service and is provided the unique identifier (10) which enables him or her to conduct all transactions with the payment service provider. The customer/payor (6) interfaces with the payment service provider (4) through various forms of communication, and can facilitate payments to the clients/payees (8) through the payment service provider (4) while remaining anonymous. Various enhancements are provided for promoting the services of the clients (8) and the payment service provider (4) to customer bases (18) obtained from persons enrolled in the payment service and from persons who are customers (6) of the clients (8).

**Declaration under Rule 4.17:**

- as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZM, ZW, ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent

(AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG)

Published:

- without international search report and to be republished upon receipt of that report

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PAYMENT SERVICE METHOD AND SYSTEM

Background of the Invention

1. Field of the Invention

5 The present invention relates generally to financial transaction systems and methodologies, and in particular to a method and system for making payments based on a customer identification.

2. Description of the Related Art

10 A wide variety of payment methods are available to consumers of goods and services. In addition to currency, consumers are often able to use their credit in making purchases. A common system for making credit purchases involves the use of a credit card provided by a credit card issuer, such as a commercial bank or other financial institution. Non-credit transactions can be handled by debit cards, which utilize funds
15 already deposited by the consumer for payment purposes.

 Many types of payment methodologies are dependent upon customers having relationships with financial institutions such as banks, credit unions, etc. However, a substantial percentage of consumers do not use such conventional financial institutions. These consumers are often referred to as "unbanked" because they do not maintain
20 accounts with such institutions. Unbanked consumers are often inconvenienced in making financial transactions. For example, without bank accounts, they experience difficulty and inconvenience in obtaining negotiable instruments, making purchases on credit, etc.

 Recently there have been a number of new products which provide at least partial solutions to the problems of the unbanked and other consumers. For example, "prepay"
25 cards allow consumers to pre-purchase various goods and services. An important example relates to the use of telecommunications services, which are available through prepaid "calling cards". Many consumers prepay on a monthly basis for "dial tone" service. Prepaid cards can also be reloadable whereby additional value can be added by consumers for using their cards indefinitely.

30 Another prior art payment system involves the use of payment service providers making payments on behalf of consumers over the Internet global computer network or by negotiable instrument. Such a payment service is available from Western Union

Commercial Services under its trademark QUICK COLLECT®. This product allows consumers to make payments to Western Union agents who then transfer funds either over the Internet global computer network or issue negotiable instruments to the payees on behalf of the customers/payors. The customers submit certain identifying information
5 each time they use this service.

The present invention addresses the need for a payment service method and system which allow customers to gain access to the service simply by providing an identifier. For example, the payment service provider can issue the customers cards adapted for swiping to input their identifiers. A payment service is also needed which
10 substantially instantaneously credits payments to accounts as directed by the customer. For example, customers who purchase prepaid "dial tone" telecommunications services often intend to use such services immediately.

There is also a need for a payment service provider to retain customer information to facilitate making a payment by simply swiping a card to input the customer's ID and
15 designating a payment amount. Enrolled customers can thus remain in the system's database indefinitely for use of the payment service on demand.

Heretofore there has not been available a payment service method and system with the advantages and features of the present invention.

Summary of the Invention

20 In the practice of the present invention a payment service provider contracts with its clients to facilitate payments and prepayments on account from their customers. The customers enroll in the service by communicating with the payment service provider through any one of a number of different interfaces. A unique identifier is assigned to each customer and can consist of any suitable character string or similar unique identifier.
25 For example, customers using the payment service for their telephone bills can utilize their telephone numbers as their identifiers. Commercial clients can pre-enroll their entire customer databases with the payment service provider. The payment service provider then simply issues the identifiers and processes applications for enrollment from customers. The payment service provider, or its agents, receive payments from the
30 customers and process same for payment to

the clients. The invention accommodates a variety of options and enhancements for customizing and expanding the service.

Objects and Advantages of the Invention

The principle objects and advantages of the present invention include:

- 5 1. providing a payment method and system;
2. providing such a payment method and system which utilize a payment service provider with an agent network;
3. providing such a payment method and system which facilitate payment to clients from the clients' customers;
- 10 4. providing such a payment method and system which enables customers to contact and enroll in same through a variety of different interfaces;
5. providing such a payment method and system which facilitate promoting the use of the payment system and method;
6. providing such a payment method and system which promote the products of the payment service provider's clients;
- 15 7. providing such a payment method and system which are adapted for promoting and cross selling other products of the payment service provider and its clients;
8. providing such a payment method and system which capture transactional data for use in managing a customer database; and
- 20 9. providing such a payment method and system which are efficient in operation and particularly well adapted for the proposed uses thereof.

Other objects and advantages of this invention will become apparent from the following description taken in conjunction with the accompanying drawings wherein are set forth, by way of illustration and example, certain embodiments of this invention.

25 set forth, by way of illustration and example, certain embodiments of this invention.

The drawings constitute a part of this specification and include exemplary embodiments of the present invention and illustrate various objects and features thereof.

Brief Description of the Drawings

Fig. 1 is a block diagram of a payment service system embodying the present invention.

30 invention.

Fig. 2 is a flow chart for payments made in accordance with the method of the

present invention.

Fig. 3 is a flow chart for enrolling customers.

Fig. 4 is a flow chart for implementing payment parameters.

Fig. 5 is a flow chart for a dynamic client/customer interface.

5 Fig. 6 is a flow chart for providing advertising and coupons on receipts for payments.

Fig. 7 is a flow chart for providing an automatic repeat customer discount.

Fig. 8 is a flow chart for cross selling services of the client.

Fig. 9 is a flow chart for metering transactions involving accounts.

10 Fig. 10 is a flow chart for providing rebates to clients.

Fig. 11 is a flow chart for alternative payment methods.

Fig. 12 is a flow chart for additional product support.

Fig. 13 is a flow chart for client-specific enrollment.

Fig. 14 is a block diagram of a prior art quick collect service.

15 **Detailed Description of the Preferred Embodiments**

As required, detailed embodiments of the present invention are disclosed herein; however, it is to be understood that the disclosed embodiments are merely exemplary of the invention, which may be embodied in various forms. Therefore, specific structural and functional details disclosed herein are not to be interpreted as limiting, but merely as a basis for the claims and as a representative basis for teaching one skilled in the art to variously employ the present invention in virtually any appropriately detailed structure.

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Referring the drawings in more detail, the reference numeral 2 generally designates a payment system embodying the present invention. As shown in the block diagram Fig. 1, the system 2 includes a payment service provider 4 for facilitating payment from a customer/payor 6 to one or more clients/payees 8.

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Each customer/payor has a unique ID 10, which can comprise any suitable identifier. Conventional identifiers such as name, social security number, PIN, etc. are acceptable. Moreover, the system 2 can accommodate "anonymous" customers/payors 6. Such customers 6 can maintain their anonymity by creating their own ID's 10. The ID 10 can also comprise the customer's telephone number. Thus, the system 2 can be used for paying for telephone services using only the customer's telephone number for identification purposes. The customer in this model does not even have to provide an address or any other personal information. Similar identification arrangements could be

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used with other clients 8, i.e. accepting payments on accounts with the customers identified by their respective account numbers. The customer 6 interfaces with the payment service provider 4 through an interface 12. The interface 12 can comprise any suitable form or device for communications, including telephone (which can incorporate voice recognition (VR)), worldwide web (Internet), mail, in-person, a point-of-sale (POS) terminal with a card reader, e-mail or any other suitable interface.

The payment service provider 4 can include an agent network 14 which can provide point-of-sale (POS) contact points system-wide for convenient in-person accessibility by the customers 6. The payment service provider 4 maintains customer accounts 16 which can correspond to the clients/payees 8. Each client/payee can have associated therewith a customer database 18 containing pertinent information regarding the customers 6 and their respective accounts 17. The designation of accounts, subaccounts, master accounts, etc. can vary from client-to-client. Thus, as used herein the terms "account", "subaccount" and similar terms can designate either the entire account base of a particular client 8, or the individual account of a customer(s) 6.

Fig. 2 is a payment flow chart depicting a payment method which commences with the enrollment of a new customer/payor at 22 whereafter an ID 10 is assigned at 24. An account 17 is established with the payment service provider 4 at 26. Optionally a card 20 can be issued to the customer 6 at 27. The card 20 can comprise an ID card, a reloadable/stored value card, a credit card, a debit card, etc. Any suitable card configuration can be utilized. For example, preprinted cards with concealed customer ID's 10 can be inventoried with the agent network 14 for distribution upon enrollment. However, the system 2 can function without any cards whatsoever simply by assigning unique customer ID's 10 for purposes of conducting all payment transactions. A payment is made on the account at 28. The payment is applied at 30 and the subaccount records are updated at 32. A decision is made at a decision box 34 if another transaction is to be conducted. If so, the process returns to the payment application step 30 whereby the customer's payment can be applied to another account. If not, the process ends.

Fig. 3 shows a method of enrolling the customer base of a client 8 including the step of the client creating a customer database at 38. At 40 the database is formatted, preferably pursuant to the standards established by the payment service provider 4 to facilitate automation of the payment process. All of the customers 6 in the client's customer database can automatically be enrolled in the payment service at 42. The

customers 6 can be notified of the payment service availability at 44, whereupon the new customer can contact the payment service provider 4 at 46 and activate the account at 48. The customer ID 10 is assigned at 50, the customer makes a payment on a client's account at 52 and the client's records are updated at 54.

5 Fig. 4 shows a methodology for establishing payment parameters. At 58 the client designates the products for payment service. The system and method can accommodate clients with multiple products by allowing flexibility in establishing the payment parameters for each and by accommodating different payment directions from customers 6 on the various products. The client designates its payment denominations (e.g. \$5, \$10,
10 \$20, etc. increments) at 60 and applies the payment denominations to its products at 62. The payment service plan can optionally be configured to accept exact payments of any amount without applying predetermined payment denominations. Payment service provider fees are established at 64. The fees can reflect the nature of the clients' accounts. For example, payment bands can be input at 66 wherein various bands are
15 applicable according to the number of customers. Pricing can also be based on the ranges of principle payment amounts at 68. The fees associated with the transactions are input at 70. The payment service provider 4 can set a variable fee schedule, taking into account factors such as pricing, principle and fee bands and ranges at 72.

 Fig. 5 shows a dynamic client/customer interface methodology wherein the
20 customer enrolls with the payment service provider at 76, makes a payment at 78 and is issued a receipt at 80. The customer is assigned an ID at 82. Client messaging to the customer is communicated at 83 and can include the customer service number. The value of the available payment service is designated at 84. A coupon is printed at 85 for eligible customers 6. Customer eligibility is determined at 86 and ineligible customers are
25 excluded at 88.

 Fig. 6 shows an optional methodology for utilizing the customers' receipts for advertising and coupons. A client promotion is initiated at 94. Alternatively, a promotion can be initiated for a non-competitor of the client at 96. At 98 the advertising or coupons are printed on the receipts, which are provided to the customers at 100. The customers 6
30 can redeem the coupons at 102. At 104 the advertisement and coupon impressions are tabulated for each client and the coupon redemptions are tabulated at 106. The client pays the payment service provider at 108. Based on tabulated redemptions, the client can also pay the payment service provider at 110. Customer data is collected from the

coupon redemptions at 111. The customer data can be manipulated in various ways and reported to the client at 112.

Fig. 7 shows a procedure for rewarding repeat customers with discounts. At 116 the interval for the discounted payment service is set and a number of repeat transactions N is set at 118 in order to qualify for a discount. A customer payment count (CPC) is set to zero at 120. A customer payment is made at 122 and increments the customer payment count (CPC+1) at 123. At a decision box 124 the customer payment count is compared to the number of payments required for discount eligibility (CPC=N?). If negative, the procedure returns to the customer payment step 122. If affirmative, an immediate discount can be provided on the current payment charge to the customer at 126. A congratulatory message to the customer is printed at 128, for example on the receipt.

Fig. 8 shows a cross-selling methodology which commences with the step of a new customer enrollment at 130. A new customer screen is displayed at 132 for purposes of promoting other services of the payment service provider at 134. For example, other related money-transfer services of the payment service provider 4 can be promoted to the customer 6 at 136. Internet-based services can be promoted at 138 and direct telephone contact services can be promoted at 140. The enrollment information can be captured at 142, and can reflect the services utilized by the customer. Still other services can be promoted at 144.

Fig. 9 shows a transaction metering procedure which commences with the client 8 providing the card configuration at 148. An ID "trap" occurs at 150 whereby a first or other special transaction is identified for special handling. An account transaction counter is initiated at 152 and a first transaction is logged at 154. A last transaction is logged at 156 and a running log of time elapsed since the last transaction (corresponding to an inactivity period) is maintained at 158. At decision box 160 a determination is made if the inactivity period has exceeded the maximum allowable period. If affirmative, a retire account step occurs at 162 and the sub-routine ends. If negative, the sub-routine continues to track transaction recurrences at 164 and monitors retentions at 166. Future marketing and rebate programs are metered at 168 and market records are provided to the client at 170 based upon the data received in the above steps. The market records can be used as an adjunct to the client's customer database.

Fig. 10 shows a client rebate routine wherein a number of transactions required for

rebate eligibility is set with the client at 174 (NTR). New customers are enrolled at 176, cards are printed at 178 and the clients 8 are charged at 180. The number of transactions (NT) is initialized to zero at 182, a transaction occurs at 184 and increments the number of transactions (NT+1) at 186. At decision box 188 a determination is made if NT=NTR?

5 If affirmative, the cost of the card is rebated to the client at 190. If negative, the routine returns to the transaction step for the next increment.

Fig. 11 shows a methodology for making payments using various options. The customer initiates a payment at 194 and provides his or her ID at 196. Various payment options are displayed, and can include negotiable instruments (e.g. checks, cashier checks,

10 money orders, etc.), credit cards, debit cards, etc. A payment method is selected at 200 and is verified at 202 to ensure that "good" (i.e., collectable) funds are available from the customer 6 utilizing the selected payment method. The payment is accepted at 204.

An additional product support procedure is shown in Fig. 12 and commences with the client 8 identifying multiple products to be supported at 208. For example, a

15 telecommunications client might provide various products such as prepaid dialtone, prepaid cellular, prepaid internet access and insurance. All of these products can be provided on a single card. A premium fee can be charged by the payment service provider 4 at 210. Destination codes can be assigned to the client's various products and a preferred customer screen created for displaying same at 212, 214 respectively. The

20 client's products can be displayed on the preferred customer screen at 216 whereby the customer can choose a product to pay on at 218. At 220 the customer chooses the amount to pay on the chosen product. At decision box 222 the customer has the option of choosing another product to pay on. If affirmative, the preferred customer screen with the multiple products is displayed again. Otherwise, the sub-routine ends.

25 Fig. 13 shows a client-specific enrollment methodology, as contrasted with a generic enrollment procedure commencing with client-specific payment service advertising which identifies the payment service provider 4 and directs potential customers to its agent network 14. The payment service provider agent enrolls a customer on behalf of the client at 226. The customer is typically either a present or

30 prospective customer for the client's goods or services and has been directed to the payment service provider's agent network 14 as a way of paying for same. At 228 the customer and the payment service provider agent select the features and pricing desired by the customer for the client's products. An account number can optionally be assigned

on behalf of the client by the payment service provider agent at 230. The payment service provider is paid by the customer at 232, and in turn pays the agent at 234.

It is to be understood that while certain forms of the present invention have been illustrated and described herein, it is not to be limited to the specific forms or

5 arrangements of steps and components described and shown.

CLAIMS

What is claimed and desired to be secured by Letters Patent is as follows:

1. A payment service method, which comprises the steps of:
 - a) a payment service provider receiving a payment from a customer;
 - b) the payment service provider assigning a unique identifier to the customer;
 - c) the payment service provider receiving payment instructions from the customer;
 - d) establishing an account with the payment service provider for the customer;
 - e) crediting the account in an amount corresponding to the payment; and
 - f) transferring funds to a payee of the customer and client of the payment service provider pursuant to the instructions from the customer.
2. The method of claim 1, which includes the additional step of :
 - a) maintaining the anonymity of the customer.
3. The method of claim 2, which includes the additional step of utilizing a single, exclusive identifier for the customer and associating same with his or her account.
4. The method of claim 1, which includes the additional step of electronically crediting the account with said payment substantially immediately.
5. The method of claim 1, which includes the additional step of establishing an additional account for the customer and associating same with an additional payee.
6. The method of claim 2, which includes the additional step of identifying said account solely by the customer identifier.
7. The invention of claim 1, which includes the additional step of using a telephone number associated with the customer as the account identifier.

8. The method of claim 1, which includes the additional step of said payment service provider reporting to the client/payee activity associated with customers of said client/payee.
9. The method of claim 1, which includes the additional steps of:
 - a) said client/payee maintaining a customer database including identifiers for customers of same;
 - b) providing information from said customer database to said payment service provider; and
 - c) offering said payment services to said customers identified within said customer database.
10. The method of claim 1, which includes the additional steps of:
 - a) said payment service provider maintaining an agent network; and
 - b) said customers communicating with said payment service provider through said agent network.
11. The method of claim of 10, which includes the additional steps of:
 - a) enrolling customers with said payment service provider through said agent network; and
 - b) said payment service provider paying a fee to said agents for each customer enrolled thereby.
12. The method of claim 1, which includes the additional step of:
 - a) formatting the client's customer database for use by the payment service provider.
13. The method of claim 10, which includes the additional steps of:
 - a) establishing with said payment service provider an account group comprising the customers of a client; and
 - b) activating individual accounts upon enrollment of the customers of the client.

14. The method of claim 1, which includes the additional steps of:
 - a) the client designating multiple products for the payment service;
 - b) the client designating payment denominations for each of its designated products;
 - c) establishing payment service provider fees;
 - d) inputting pricing bands based on the number of customers of the client for its products;
 - e) inputting principle ranges for the products;
 - f) inputting associated fees for the products; and
 - g) setting a variable fee schedule for the payment service provider.
15. The method of claim 1, which includes the additional steps of:
 - a) printing a receipt for the customer upon receipt of payment from same;
 - b) printing the customer's identification on the receipt;
 - c) designating a service availability value on the receipt; and
 - d) printing on the receipt a commercial message from the client to the customer.
16. The method of claim 1, which includes the additional step of:
 - a) printing coupons for use by said customer.
17. The method of claim 1, which includes the additional steps of:
 - a) setting criteria for customer eligibility for said payment services; and
 - b) excluding ineligible customers from a database of eligible customers for said payment services.
18. The method of claim 1, which includes the additional step of:
 - a) communicating to said customer promotional information from said client.
19. The method of claim 1, which includes the additional step of:
 - a) communicating to said customer commercial messages from third parties consisting of entities which do not compete with the client.

20. The method of claim 1, which includes the additional step of:
 - a) producing a card for said customer including the identifier.
21. The method of claim 1, which includes the additional step of:
 - a) selectively concealing the identifier on the card.
22. The method of claim 20, wherein said card comprises one of the group comprising: a credit card; a debit card; and a prepay card.
23. The method of claim 1, wherein said identifier comprises the customer's driver's license number.
24. The method of claim 1, wherein the customer interfaces with the payment service provider by one of a method from among the group consisting of:
 - a) telephone with voice recognition;
 - b) Internet global computer network;
 - c) mail;
 - d) in person;
 - e) e-mail; and
 - f) point-of-sale (POS) terminal with card reader.
25. The method of claim 1, which includes the additional steps of:
 - a) the payment service provider tabulating advertising and coupon impressions for the client;
 - b) the payment service provider tabulating coupon redemptions for the client;
 - c) the client paying the payment service provider for impressions;
 - d) the client paying the payment service provider for redemptions;
 - e) collecting customer data from coupon redemptions; and
 - f) reporting coupon redemption customer data to the client.
26. The method of claim 1, which includes the additional steps of:
 - a) setting an interval for discounted payment service;
 - b) counting customer payments; and

- c) discounting a customer payment upon reaching said interval.

27. The method of claim 1, which includes the additional steps of:

- a) displaying a new customer screen upon enrollment of a new customer by said payment service provider;
- b) capturing enrollment information concerning said new customer; and
- c) promoting other services of one of said payment service provider and said client to said customer.

28. The method of claim 1, which includes the additional steps of:

- a) establishing a maximum permissible inactivity period;
- b) logging customer transactions and comparing same to said maximum inactivity period;
- c) detecting accounts which exceed said maximum allowable inactivity period; and
- d) retiring said accounts which exceed the maximum allowable inactivity period.

29. The method of claim 1, which includes the additional steps of:

- a) tracking customer transaction recurrences;
- b) monitoring customer retention;
- c) metering future marketing and rebate programs for clients based on transaction recurrences and customer retention; and
- d) the payment service provider providing customer transaction records to the client.

30. The method of claim 1, which includes the additional steps of:

- a) setting a required number of transactions for rebate with the client;
- b) counting said transactions with the client; and
- c) rebating the cost of customer cards to the client upon reaching the number of transactions required for rebate eligibility.

31. The method of claim 1, which includes the additional steps of:
- a) the payment service provider receiving identification from the customer;
 - b) displaying payment options to the customer;
 - c) selecting a payment method;
 - d) verifying the payment method; and
 - e) accepting the payment.
32. The method of claim 1, which includes the additional steps of:
- a) the client identifying multiple products;
 - b) displaying the multiple client products to a customer;
 - c) the customer choosing one or more products to pay on;
 - d) the customer choosing one or more amounts to pay on the respective products; and
 - e) making said customer-selected payments on said products.
33. The method of claim 1, which includes the additional steps of:
- a) providing client-specific advertising;
 - b) the payment service provider enrolling customers for the clients; and
 - c) the customer and the payment service provider selecting features and pricing by client.
34. A payment service method, which includes the steps of:
- a) a payment service provider receiving a payment from a customer;
 - b) the payment service provider assigning a unique identifier to the customer;
 - c) the payment service provider receiving payment instructions from the customer;
 - d) establishing an account for the customer;
 - e) crediting the account in an amount corresponding to the payment;
 - f) transferring funds to a payee of the customer and client of the payment service provider pursuant to the instructions from the customer;
 - g) maintaining the anonymity of the customer;
 - h) electronically crediting the account with the payments substantially immediately; and

- i) identifying the account solely by the customer identifier.

35. A payment service system, which includes:

- a) a payment service provider with an agent network;
- b) a customer with a unique identifier assigned by the payment service provider;
- c) a client of the payment service provider and payee of the customer, the client/payee having a customer database;
- d) a customer account identified by said identifier; and
- e) the payment service provider being adapted to receive payment from the customer and substantially instantaneously crediting said payment to the customer's account with the client.

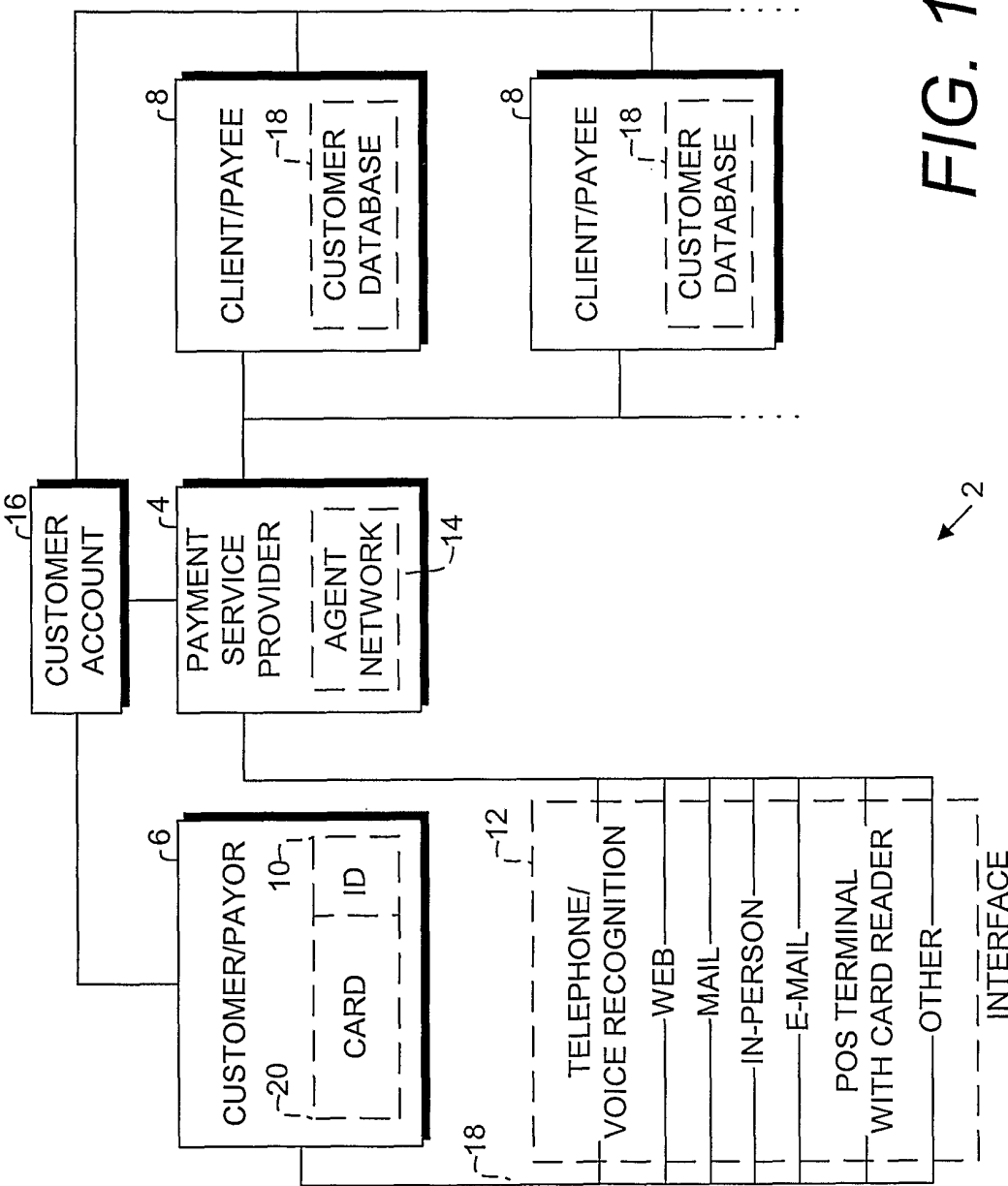
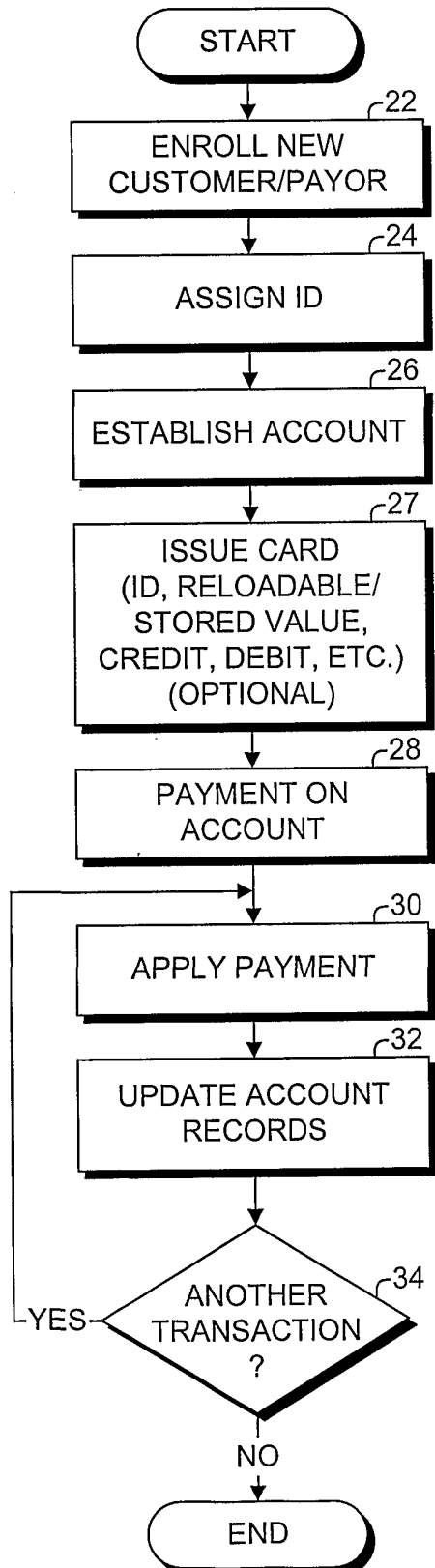
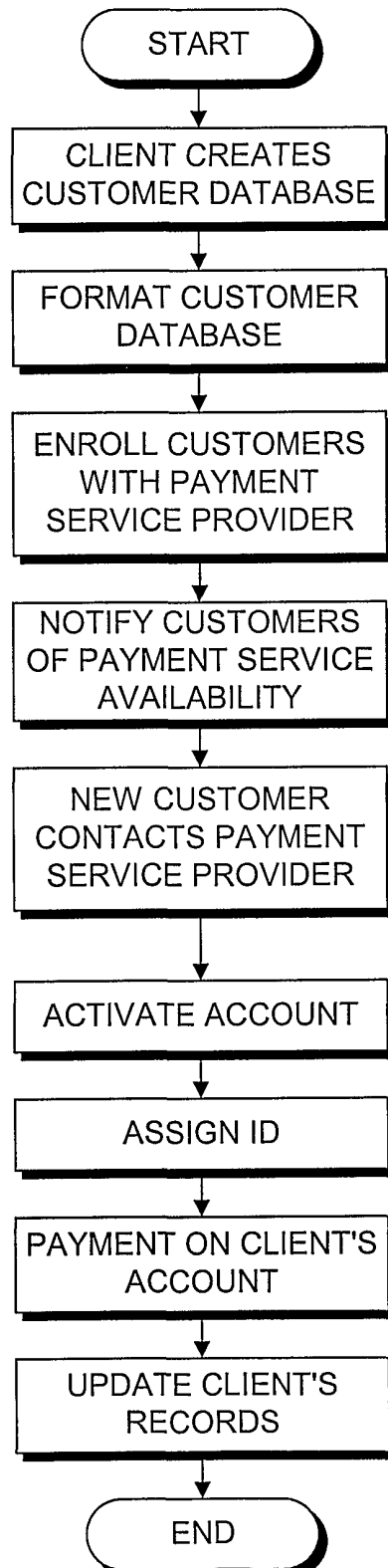


FIG. 1

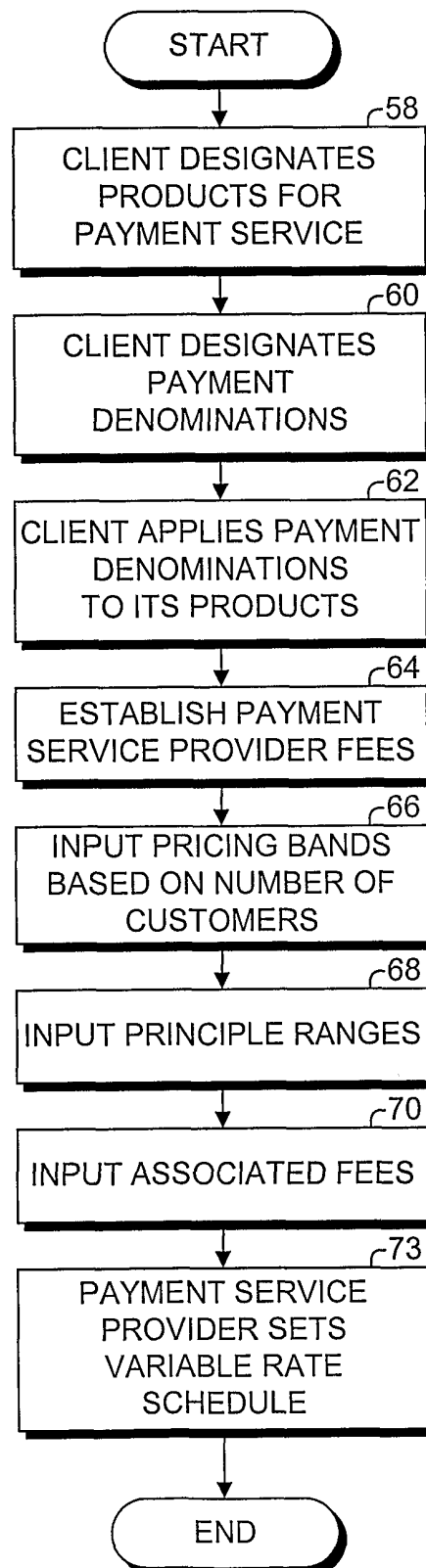
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*FIG. 2*

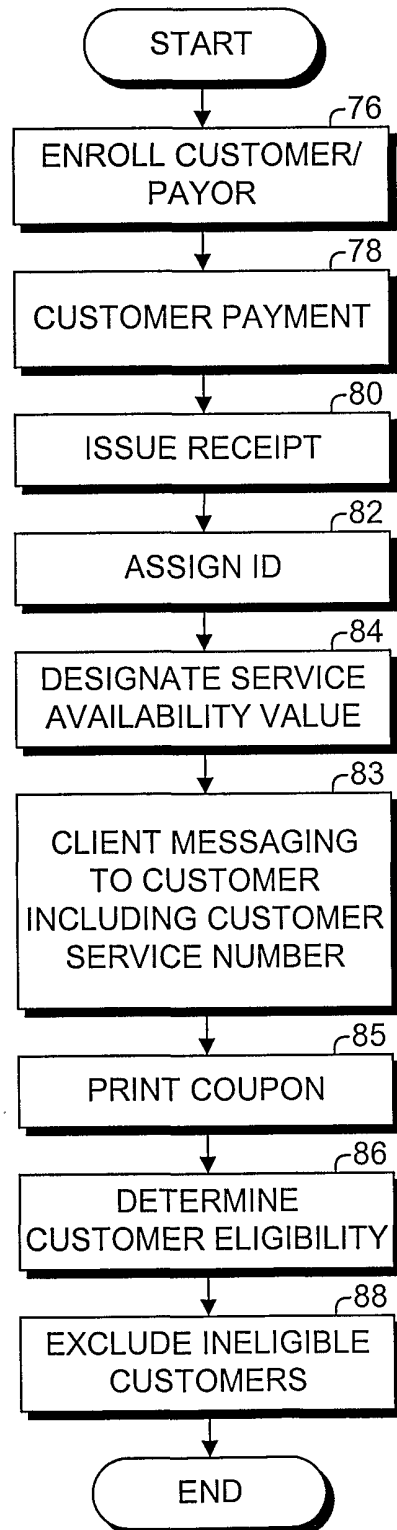
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*FIG.3*

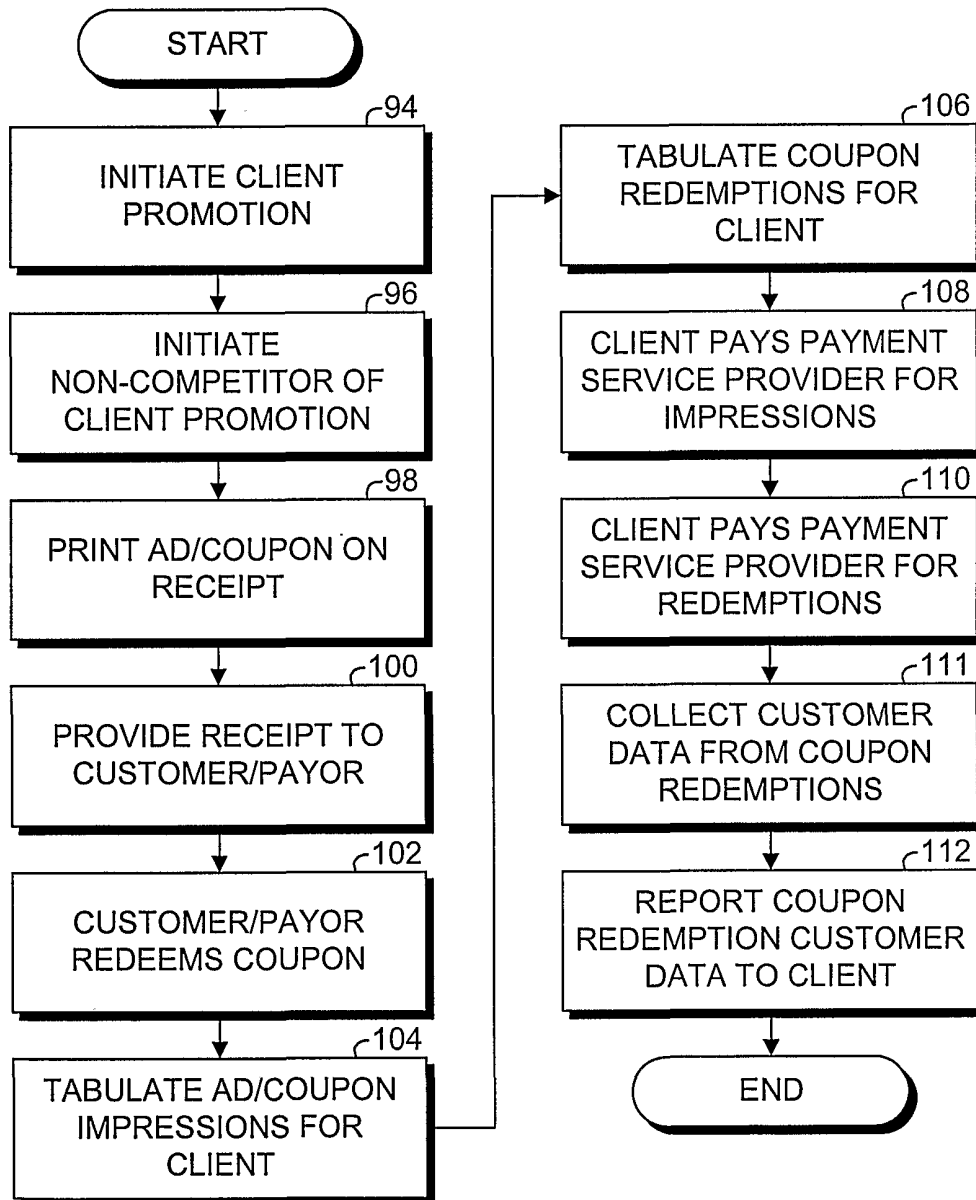
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*FIG.4*

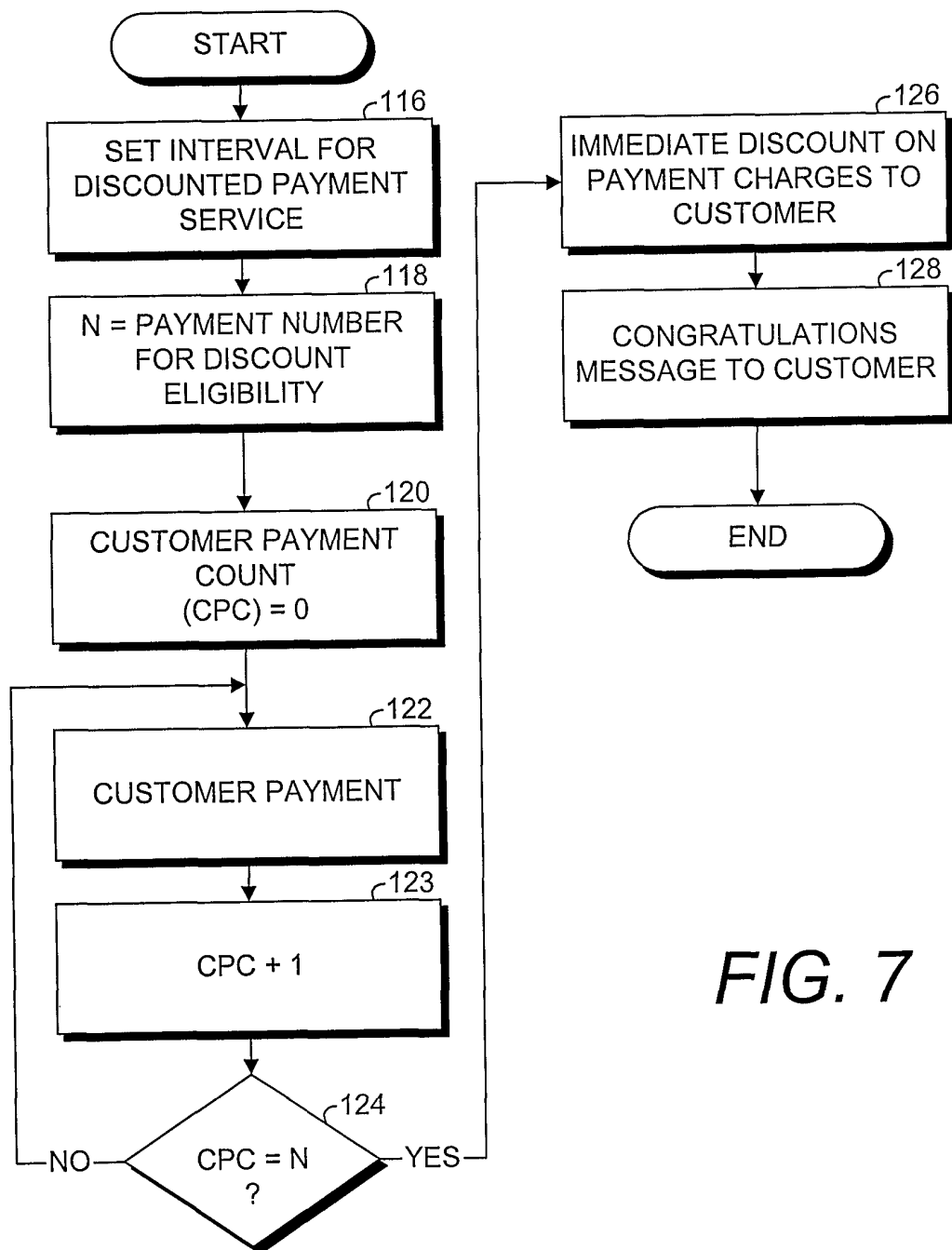
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*FIG. 5*

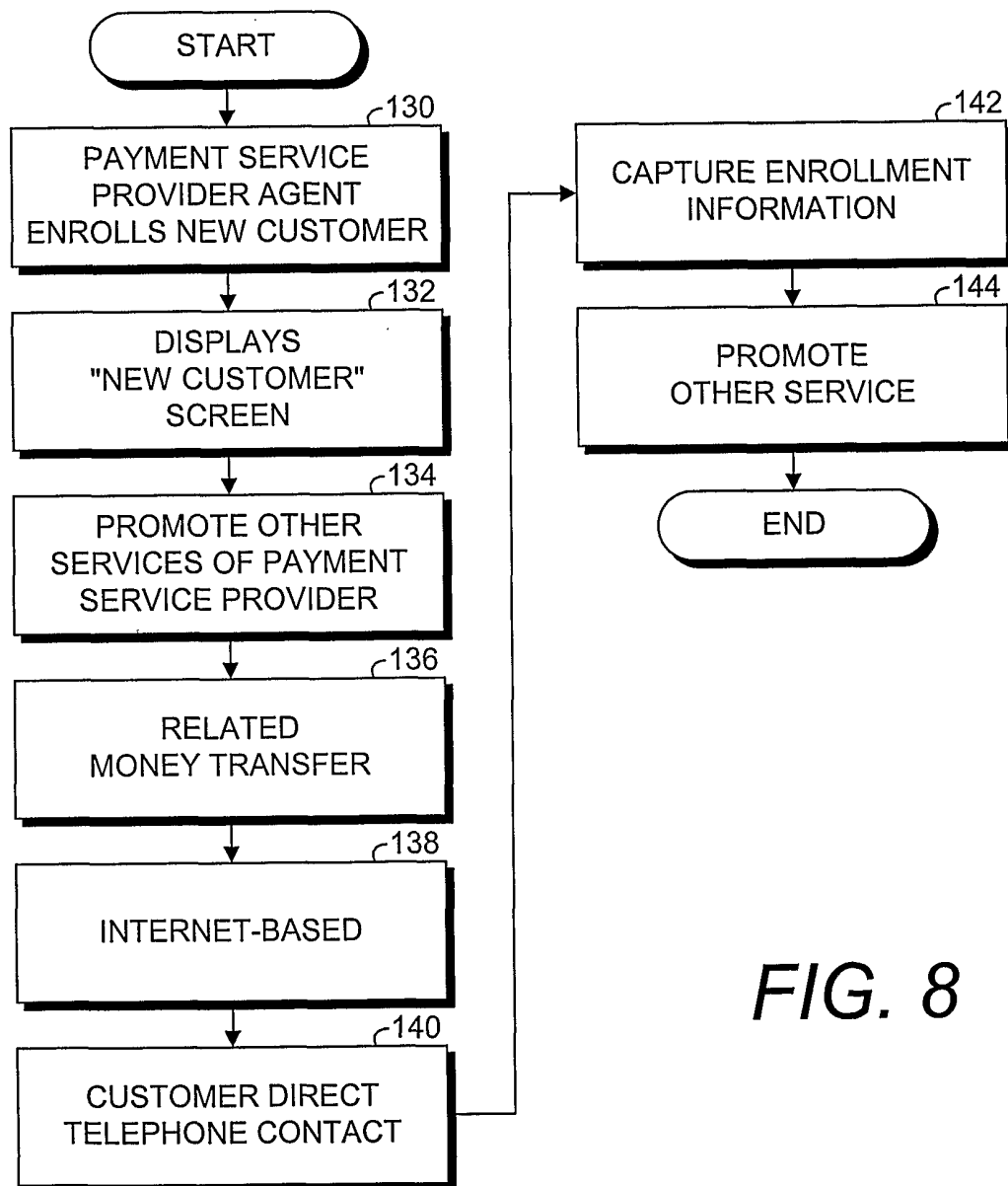
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**FIG. 6**

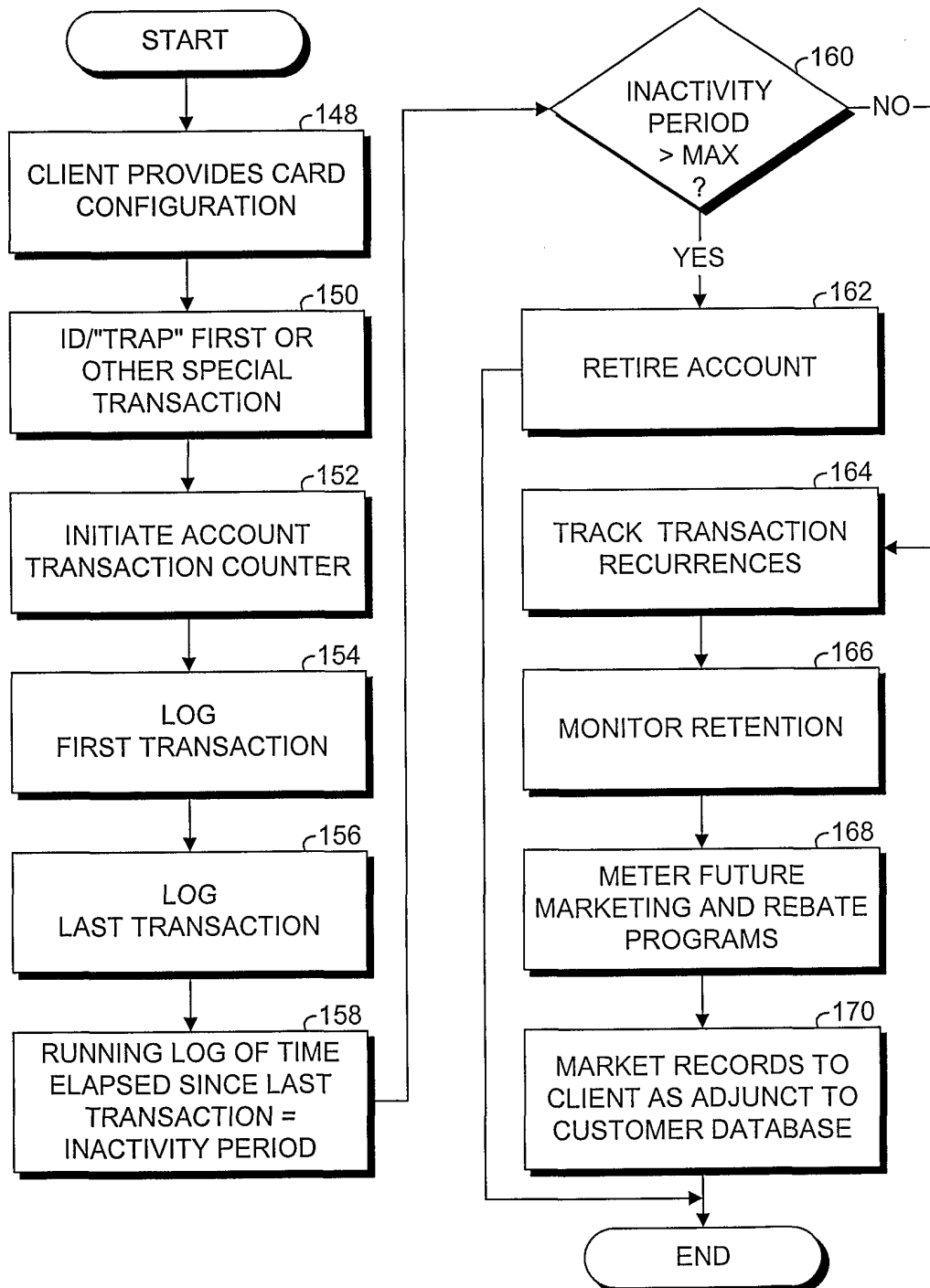
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*FIG. 7*

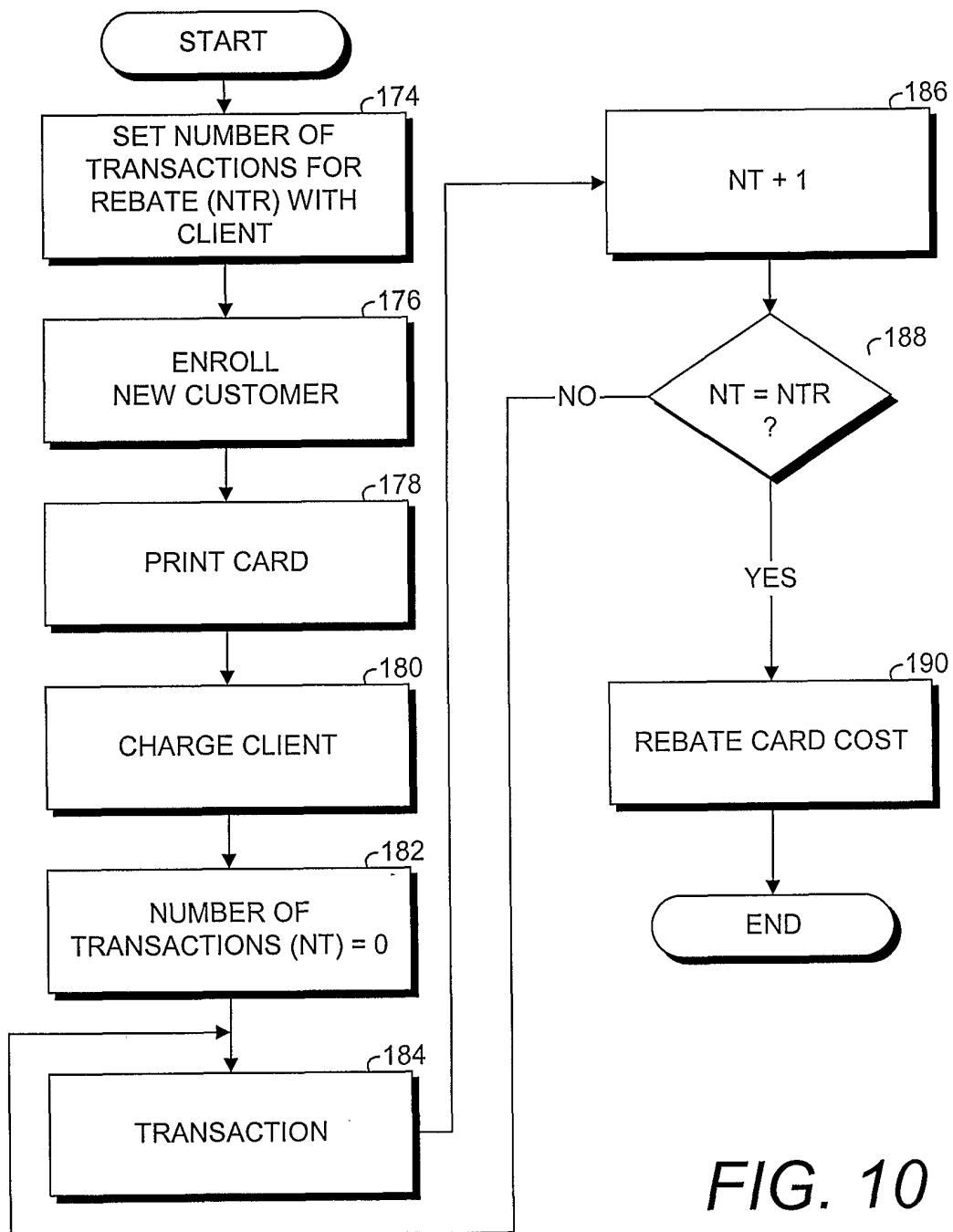
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**FIG. 8**

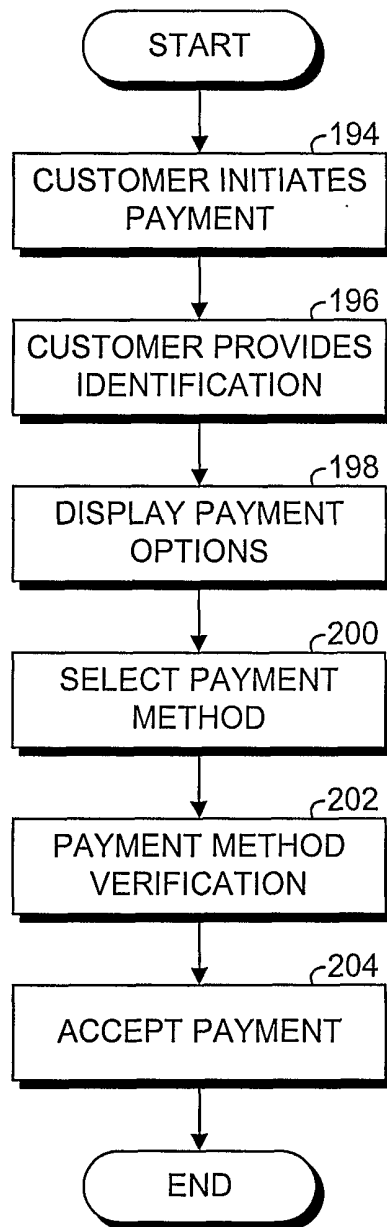
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**FIG. 9**

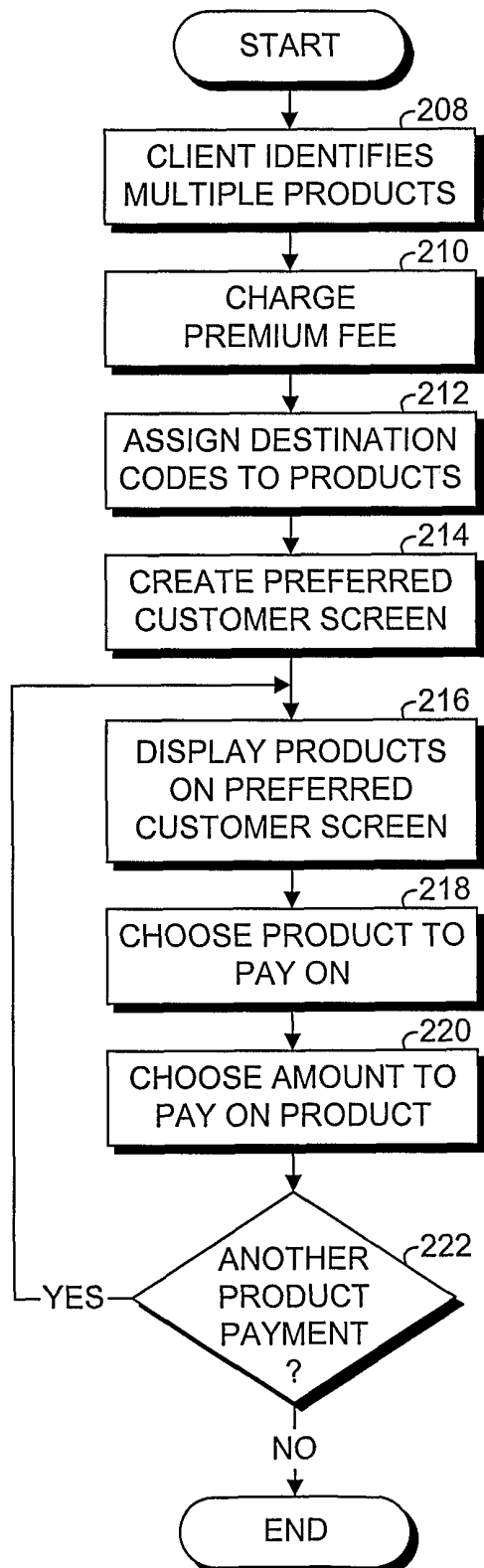
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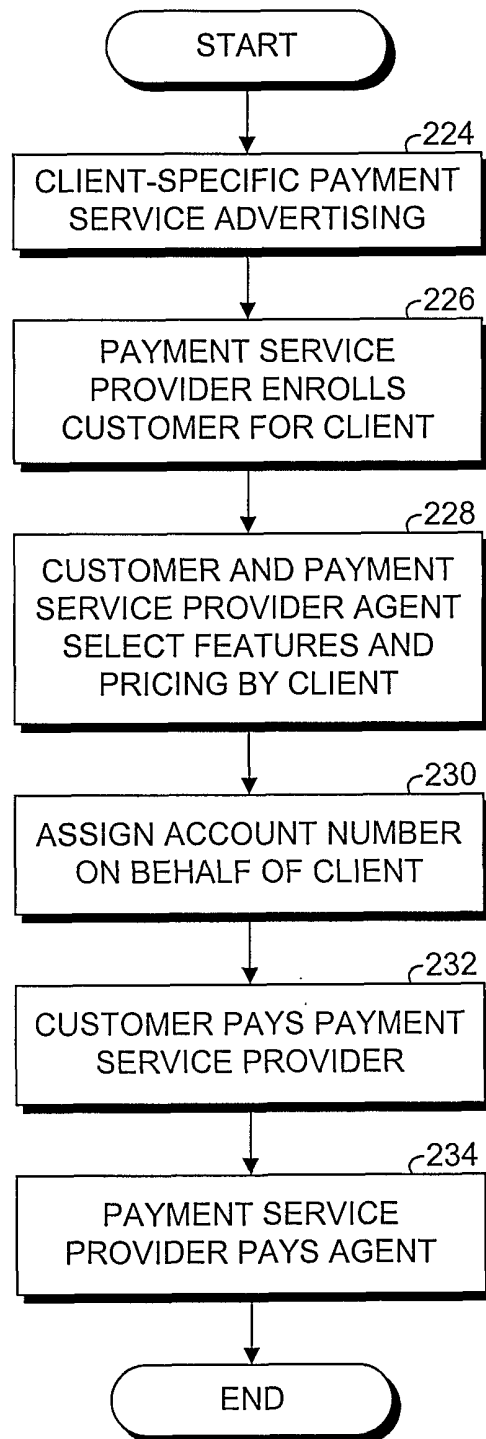
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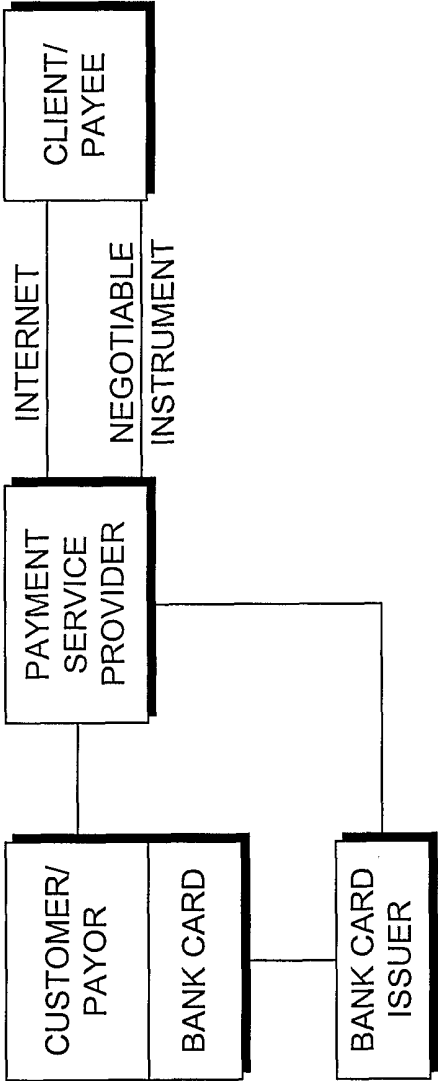
*FIG. 11*

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*FIG. 12*

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*FIG. 13*



PRIOR ART

FIG. 14